

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: EDWIN C ACEVEDO § Case No.: 09-09351  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/19/2009.
- 2) This case was confirmed on 06/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/01/2009, 06/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2010, 08/12/2010, 12/02/2010, 07/07/2011, 01/25/2012.
- 5) The case was dismissed on 06/18/2012.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 42
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 25.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 41,576.59
Less amount refunded to debtor	\$ 13.75
<b>NET RECEIPTS</b>	<b>\$ 41,562.84</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,833.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,385.29
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION**

\$ 5,218.29

Attorney fees paid and disclosed by debtor	\$ 667.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICASH LOANS LLC	UNSECURED	1,100.00	1,053.94	1,053.94	232.89	.00
DISCOVER FINANCIAL S	UNSECURED	6,276.00	6,349.72	6,349.72	1,403.14	.00
JPMORGAN CHASE BANK	SECURED	150,000.00	161,280.72	.00	.00	.00
WASHINGTON MUTUAL	UNSECURED	10,757.00	NA	NA	.00	.00
WACHOVIA DEALER SERV	SECURED	15,425.00	25,873.40	25,873.40	25,873.40	1,780.13
WACHOVIA DEALER SERV	UNSECURED	10,672.00	NA	NA	.00	.00
AMERICAS FINANCIAL C	UNSECURED	680.00	581.61	581.61	128.52	.00
AMERICAN EXPRESS CEN	UNSECURED	1,534.00	1,534.68	1,534.68	339.14	.00
APPLIED BANK	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	177.00	708.73	708.73	156.62	.00
CHECK N GO	UNSECURED	900.00	NA	NA	.00	.00
CREDIT FIRST	UNSECURED	.00	437.07	437.07	96.59	.00
FFCC COLUMBUS INC	UNSECURED	91.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	8,407.00	8,407.43	8,407.43	1,857.84	.00
PRA RECEIVABLES MANA	UNSECURED	7,087.00	7,994.91	7,994.91	1,766.67	.00
HSBC BANK	UNSECURED	7,994.00	NA	NA	.00	.00
HSBC/RS	UNSECURED	.00	NA	NA	.00	.00
DANILO V DEL CAMPO M	UNSECURED	255.00	NA	NA	.00	.00
ETI FINANCIAL CORP	UNSECURED	89.00	NA	NA	.00	.00
ST ELIZABETH HOSPITA	UNSECURED	51.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	900.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	.00	3,100.93	3,100.93	685.23	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO FINANCIA	UNSECURED	410.00	441.37	441.37	97.53	.00
WELLS FARGO FINANCIA	UNSECURED	306.00	347.23	347.23	63.71	.00
JPMORGAN CHASE BANK	OTHER	NA	NA	NA	.00	.00
WANDA ABREU	OTHER	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	SECURED	NA	1,513.14	1,863.14	1,863.14	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,863.14	1,863.14	.00
Debt Secured by Vehicle	25,873.40	25,873.40	1,780.13
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>27,736.54</b>	<b>27,736.54</b>	<b>1,780.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>30,957.62</b>	<b>6,827.88</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,218.29
Disbursements to Creditors	\$ 36,344.55

**TOTAL DISBURSEMENTS:** \$ 41,562.84

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.